

Fill in this information to identify your case:			
Debtor 1	<b>Sherree Anntoniette Thomas</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<b>DISTRICT OF SOUTH CAROLINA</b>	
Case number: (If known)	<b>20-01332</b>		

☒ Check if this is a modified plan, and list below the sections of the plan that have been changed.

☒ Pre-confirmation modification

☐ Post-confirmation modification

3.1; 3.3; 3.5

## District of South Carolina

### Chapter 13 Plan

5/19

#### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely objection to confirmation. **To determine the deadline to object to this plan, you must consult the Notice of Bankruptcy Case or applicable Notice/Motion served with this plan.** The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

#### Part 2: Plan Payments and Length of Plan

**2.1** The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

**\$4,195.00** per **Month** for **60** months

*Insert additional lines if needed.*

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:***Check all that apply:*

- ☐ The debtor will make payments pursuant to a payroll deduction order.
- ☒ The debtor will make payments directly to the trustee.
- ☐ Other (specify method of payment):

**2.3 Income tax refunds.***Check one.*

- ☒ The debtor will retain any income tax refunds received during the plan term.
- ☐ The debtor will treat income refunds as follows:

**2.4 Additional payments.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

**3.1 Maintenance of payments and cure or waiver of default, if any.***Check all that apply. Only relevant sections need to be reproduced.*

- ☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☐ **3.1(b)** The debtor is in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. The arrearage payments will be disbursed by the trustee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court.
- ☒ **3.1(c)** The debtor elects to make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with the Operating Order of the Judge assigned to this case and as provided in Section 8.1. In the event of a conflict between this document and the Operating Order, the terms of the Operating Order control.
- ☐ **3.1(d)** The debtor proposes to engage in loss mitigation efforts with \_\_\_\_\_ according to the applicable guidelines or procedures of the Judge assigned to this case. Refer to section 8.1 for any nonstandard provisions, if applicable.
- ☐ **3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

*Insert additional claims as needed***3.2 Request for valuation of security and modification of undersecured claims. Check one.**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*



The debtor requests that the Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor states that the value of the secured claim should be as set out in the column headed *Estimated amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the Court after motion or claims objection filed after the governmental unit files its proof of claim or after the time for filing one has expired, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5.1 of this plan. If the estimated amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5.1 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Unless 11 U.S.C. § 1325(a)(5)(A) or (C) applies, holders of secured claims shall retain liens to the extent provided by section 1325(a)(5)(B)(i). Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall release its liens at the earliest of the time required by applicable state law, order of this Court, or thirty (30) days from the entry of the discharge.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Estimated amount of secured claim	Interest rate	Estimated monthly payment to creditor (disbursed by the trustee)
KIMBREL LS	\$1,607.07	HOUSEHOLD GOODS-FURNITURE	\$100.00	\$0.00	\$100.00	5.75%	\$5.00 (or more)

Insert additional claims as needed.

### 3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.

Check one.



**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.



The claims listed below are being paid in full without valuation or lien avoidance.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Unless there is a non-filing co-debtor who continues to owe an obligation secured by the lien, any secured creditor paid the allowed secured claim provided for by this plan shall satisfy its liens at the earliest of the time required by applicable state law, order of this Court, or upon completion of the payment of its allowed secured claim in this case.

Name of Creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
AUTO MONEY TITLE LOAN	2012 NISSAN MAXIMA	\$2,765.87	5.75%	\$54.00 (or more)

Disbursed by:

☒ Trustee

☐ Debtor

Debtor Sherree Anntoniette Thomas Case number 20-01332

Name of Creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
<u>COLUMBIA AUTO CENTER</u>	<u>2010 FORD FOCUS</u>	<u>\$3,795.01</u>	<u>5.75%</u>	<u>\$73.00</u>
				(or more)
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor
<u>IRS</u>	<u>ALL REAL AND PERSONAL PROPERTY UNENCUMBERED BY LIENS</u>	<u>\$17,372.42</u>	<u>5.75%</u>	<u>\$334.00</u>
				(or more)
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor
<u>SC DEPT OF REVENUE</u>	<u>ALL REAL AND PERSONAL PROPERTY UNENCUMBERED BY LIENS</u>	<u>\$1,971.09</u>	<u>5.75%</u>	<u>\$38.00</u>
				(or more)
				Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor

Insert additional claims as needed.

### 3.4 Lien avoidance.

Check one.

☐

**None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

***The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked***

☒

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5.1 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien.*

*Choose the appropriate form for lien avoidance*

Name of creditor and description of property securing lien	Estimated amount of lien	Total of all senior/unavoidable liens	Applicable Exemption and Code Section	Value of debtor's interest in property	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
--	--------------------------	---------------------------------------	---------------------------------------	--	--	------------------------

Debtor

Sherree Anntoniette Thomas

Case number

20-01332**HIGH  
SPEED  
CAPITAL****DEBTOR  
S  
RESIDEN  
CE-7945  
BURDELL  
DRIVE,  
COLUMBI  
A, SC  
29209:  
522(F)****VOIDABL  
E****\$31,528.8  
3****\$147,523.19****54,875.00  
S.C. Code  
Ann. §  
15-41-30(A)(1  
) (a)****\$140,000.00****\$0.00****100%***Use this for avoidance of liens on co-owned property only.*

Name of creditor and description of property securing lien	Total equity (value of debtor's property less senior/unavoidable liens)	Debtor's equity (Total equity multiplied by debtor's proportional interest in property)	Applicable Exemption and Code Section	Non-exempt equity (Debtor's equity less exemption)	Estimated lien	Amount of lien not avoided (to be paid in 3.2 above)	Amount of lien avoided
<b>-NONE-</b>							

*Insert additional claims as needed.***3.5 Surrender of collateral.***Check one.*
☐  
☒
**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The debtor elects to surrender the collateral that secures the claim of the creditor listed below. The debtor requests that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. A copy of this plan must be served on all co-debtors. Any creditor who has filed a timely proof of claim may file an amended proof of claim itemizing the deficiency resulting from the disposition of the collateral within a reasonable time after the surrender of the property. Any such amended claim, if allowed, will be treated in Part 5.1 below.

**Name of Creditor**  
**COLUMBIA AUTO CENTER**  
**NCEP, LLC**
**Collateral**  
**2009 FORD FOCUS**  
**2006 DODGE GRAND CARAVAN**
*Insert additional claims as needed.***Part 4: Treatment of Fees and Priority Claims****4.1 General**

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

District of South Carolina

Effective May 1, 2019

Chapter 13 Plan

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- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending pro se case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_\_ or less.

#### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

The trustee shall pay all allowed pre-petition 11 U.S.C. § 507 priority claims, other than domestic support obligations treated below, on a *pro rata* basis. If funds are available, the trustee is authorized to pay any allowed priority claim without further amendment of the plan.

Check box below if there is a Domestic Support Obligation.

☐ **Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (state name of DSO recipient), at the rate of \$\_\_\_\_\_ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

#### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

### Part 5: Treatment of Nonpriority Unsecured Claims

#### 5.1 Nonpriority unsecured claims not separately classified. Check one

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- ☒ The debtor estimates payments of less than 100% of claims.
- ☐ The debtor proposes payment of 100% of claims.
- ☐ The debtor proposes payment of 100% of claims plus interest at the rate of %.

#### 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor as stated below:**

*Check the applicable box:*

☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.

**Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

*The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.*

**NOTICE: The confirmation of this plan may determine the character (secured, unsecured or priority), amount and timing of distribution of creditor's claim regardless of proof of claim filed. If a creditor objects to a claim's treatment under the plan, the creditor must timely object to confirmation.**

**Statement in Support of Confirmation: Debtor understands the following: (1) The obligations set forth in the plan, including the amount, method and timing of payments made to the Trustee or directly to creditors; (2) The consequences of any default under the Plan; and (3) That debtor(s) may not agree to sell or sell property, employ professionals, incur debt (including modification of debt), or request or agree to mortgage modification or other loss mitigation during the pendency of the case without the advance authorization of the Bankruptcy Court.**

**8.1(a) Reservation of Rights: Confirmation of this plan does not bar a party in interest from any actions discovered from the documentation, or lack thereof, in a proof of claim. The debtor specifically reserves any currently undiscovered or future claims, rights or cause of action the debtor may have, regarding any issues not specifically addressed or determined by the plan, against any creditor or other party in interest including, but not limited to, violations of applicable consumer protections codes and actions under 11 U.S.C. §§ 542, 543, 544, 547 and 548.**

**8.1(b) Mortgage payments, including pre-petition arrears, will be paid and cured by the Trustee as follows:**

Name of Creditor	Description of Collateral (note if principal residence; include county tax map number and complete street address)	Current installment payment (ongoing payment amount) *	Monthly payment to cure GAP ** (post-petition mortgage payments for the two (2) months immediately following the event beginning conduit)	Estimated amount of PRE-PETITION ARREARAGE** (including the month of filing or conversion)*	Monthly payment on pre-petition arrearage
<b>PLANET HOMELENDING</b>	<b>7945 BURDELL DRIVE, COLUMBIA SC 29209, RICHLAND COUNTY, TMS# (R19107-13-12)</b>	<b>\$582.87</b> Escrow for taxes: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Escrow for insurance: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<b>\$20.00</b> Or more	<b>\$17,601.86</b>	<b>\$294.00</b> Or more

\* Unless otherwise ordered by the court, the amounts listed on a compliant proof of claim or a Notice filed under FRBP 3002(c) control over any contrary amounts above, and any Notice of Payment Change that might be filed to amend the ongoing monthly payment amount.

\*\* The Gap will be calculated from the payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Payment Change that might be filed to amend the monthly payment amount, but should not be included in the prepetition arrears amount.

**All payments due to the Mortgage Creditor as described in any allowed Notice of Post-petition Mortgage Fees, Expenses, and Charges under F.R.B.P. 3002.1, filed with the Court, will be paid by the Trustee, on a pro rata basis as funds are available. See the Operating Order of the Judge assigned to this case.**

Once the trustee has filed a Notice of Final Cure under F.R.B.P. 3002.1(f), the debtor shall be directly responsible for ongoing mortgage payments and any further post-petition fees and charges.

#### Part 9: Signatures:

##### 9.1 Signatures of debtor and debtor attorney

*The debtor and the attorney for the debtor, if any, must sign below.*

X /s/ Sherree Anntoniette Thomas  
**Sherree Anntoniette Thomas**  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Executed on June 23, 2020

Executed on \_\_\_\_\_

X /s/ JASON T. MOSS  
**JASON T. MOSS 7240**  
Signature of Attorney for debtor DCID#

Date June 23, 2020

**By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.**



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE: Sherree Anntoniette Thomas

CASE NO: 20-01332

CHAPTER 13

CERTIFICATE OF SERVICE

DEBTOR(S)

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE PROPERLY SERVED THE FOREGOING  
NOTICE OF CONFIRMATION HEARING AND MODIFIED PLAN TO ALL CREDITORS VIA REGULAR  
MAIL, POSTAGE PREPAID.

William K. Stephenson, Jr  
Chapter 13 Trustee  
Electronic service only

SEE ATTACHED LIST

DATE 06/24/20

/s/ Kayleen McIver  
Moss & Associates, Attorneys, P.A.  
816 Elmwood Avenue  
Columbia, South Carolina 292

Label Matrix for local noticing  
0420-3  
Case 20-01332-jw  
District of South Carolina  
Columbia  
Tue Jun 23 14:44:15 EDT 2020

ALTHEA JONES  
1200 ST ANDERWS ROAD, APT 209  
Columbia SC 29210-5862

(p)AUTOMONEY INC  
ATTN ABIGAIL SCUDDER DUFFY  
450 MEETING ST  
CHARLESTON SC 29403-5522

BSI FINANCIAL SERVICE  
1425 GREENWAY DRIVE, STE 400  
Irving TX 75038-2480

CRESCENT CONSTRUCTION  
1416 BLUFF ROAD  
Columbia SC 29201-4810

DT CREDIT COMPANY  
PO BOX 29018  
Phoenix AZ 85038-9018

FRANKLIN COLLECTION  
2978 WEST JACKSON STREET  
Tupelo MS 38801-6731

GOOD LOANS  
2351 W 3RD STREET  
Los Angeles CA 90057-1905

Jason M Hunter  
Riley Pope and Laney, LLC  
Post Office Box 11412  
Columbia, SC 29211-1412

IRS  
PO BOX 7346  
Philadelphia PA 19101-7346

ABILITY RECOVERY SERVICES  
PO BOX 4031  
Wyoming PA 18644-0031

AMSHER COLLECTION SERVICES  
4524 SOUTHLAKE PARKWAY SUITE 15  
Birmingham AL 35244-3271

Alliant Capital Management - HDH  
C/O WEINSTEIN & RILEY, PS  
2001 WESTERN AVE., STE 400  
SEATTLE, WA 98121-3132

CHRYSLER CAPITAL  
PO BOX 660335  
Dallas TX 75266-0335

B. Lindsay Crawford III  
Crawford & Von Keller LLC  
PO Box 4216  
Columbia, SC 29240-4216

ENHANCED RECOVERY  
8014 BAYBERRY RD  
Jacksonville FL 32256-7412

GLOBAL FINANCIAL  
PO BOX 3699  
ANDERSON SC 29622-3699

HIDDEN OAK GROUP  
9859 CLINT MOORE ROAD, SUITE C-11 #217  
Boca Raton FL 33496

IC SYSTEMS  
444 HIGHWAY 96E  
Saint Paul MN 55127-2557

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

ACE CHECK CASHING  
6432 TWO NOTCH ROAD, STE K  
Columbia SC 29223-7451

ATTORNEY GENERAL OF UNITED STATES  
950 PENNSYLVANIA AVE, NW  
Washington DC 20530-0001

Ashley Funding Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

COLUMBIA AUTO CENTER  
901 LEESBURG ROAD  
Columbia SC 29209-2129

Crescent Construction, LLC  
c/o J. Croom Hunter, Esq.  
Bruner, Powell, Wall & Mullins, LLC  
PO Box 61110  
Columbia, SC 29260-1110

FIRST FINANCIAL ASSET  
3091 GOVERNERS LAKE DRIVE  
SUITE 500  
Norcross GA 30071-1135

GOLDENHEAR HOMECARE AND SENIOR SERVICES  
410 W LIBERTY STREET, STE 201  
Sumter SC 29150-4865

HIGH SPEED CAPITAL  
30 BROAD STREET, 14TH FLOOR, STE 1462  
New York NY 10004-2906

INTEGRITY FINANCIAL  
4370 WEST 109TH STREET  
Leawood KS 66211-1361

KIMBRELLS  
7545 GARNERS FERRY ROAD  
Columbia SC 29209-2627

LEESBURG CARMART  
PO BOX 562  
Elgin SC 29045-0562

MARY BRISBON  
3905 COLONY CIRCLE  
Sumter SC 29153-9349

MR COOPER  
8850 CYPRESS WATERS BLVD  
Coppell TX 75019-4524

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NATIONSTAR MORTGAGE  
PO BOX 199111  
Dallas TX 75219

NAVIENT  
PO BOX 9640  
Wilkes Barre PA 18773-9640

NCEP  
PO BOX 165028  
Irving TX 75016-5028

NCEP  
PO BOX 4138  
Houston TX 77210-4138

NCEP, LLC by AIS Portfolio Services, LP as a  
P.O. Box 4138  
Houston, TX 77210-4138

NCEP, LLC, c/o AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

NCO FINANCIAL  
PO BOX 15273  
Wilmington DE 19850-5273

NEW WORLD MEDIA  
1269 NORTHWOOD DALE ROAD  
Wood Dale IL 60191-1160

Navient CFC  
c/o Navient Solutions, LLC  
PO BOX 9640  
Wilkes-Barre, PA 18773-9640

Navient Solutions, LLC on behalf of  
Ascendium Education Solutions, Inc.  
PO BOX 8961  
Madison, WI 53708-8961

ONTARIO COUNTY CLERK OF COURT  
20 ONTARIO STREET  
Canandaigua NY 14424-1802

PLANET HOME LENDING  
321 RESEARCH PARKWAY  
Meriden CT 06450-8301

PRECILLA CHAVOUS  
80 LOMAN ROAD  
Sumter SC 29150-9548

PROVIDENCE HOSPITAL  
PMB 356  
10120 TWO NOTCH RD, STE 2  
Columbia SC 29223-4385

RECEIVABLE SOLUTIONS  
1325 GARNERS LN  
STE C  
Columbia SC 29210-8327

RECEIVABLE SOLUTIONS  
PO BOX 21808  
Columbia SC 29221-1808

RICHLAND COUNTY CLERK OF COURT  
1701 MAIN STREET, #205  
Columbia SC 29201-2819

RICHLAND COUNTY EMS  
5005 SUNSET BLVD  
Lexington SC 29072-9154

RICHLAND COUNTY TREASURER  
PO BOX 11947  
Columbia SC 29211-1947

ROGERS TOWNSEND & THOMAS  
PO BOX 100200  
Columbia SC 29202-3200

SALLIE MAE  
220 LASLEY AVENUE  
Wilkes Barre PA 18706-1496

SALLIE MAE  
PO BOX 9500  
Wilkes Barre PA 18773-9500

SANTANDER CONSUMER USA  
PO BOX 165255  
Atlanta GA 30348

SC DEPT OF MOTOR VEHICLES  
PO BOX 1498  
Columbia SC 29216-1498

SC DEPT OF REVENUE  
PO BOX 12265  
Columbia SC 29211-2265

(p)SC DEPARTMENT OF EMPLOYMENT AND WORKFORCE  
PO BOX 8597  
COLUMBIA SC 29202-8597

SOCIAL SECURITY ADMINISTRATION  
SOUTHEASTERN PROGRAM SERVICE CENTER  
1200 8TH AVENUE NORTH  
Birmingham AL 35285-0003

SOCIAL SECURITY ADMINISTRATION  
STROM THURMOND FEDERAL BLDG  
1835 ASSEMBLY STREET  
Columbia SC 29201-2461

STATE FARM  
3 STATE FARM PLAZA  
Bloomington IL 61791-0002

SUMTER COUNTY CLERK OF COURT  
141 NORTH MAIN STREET  
Sumter SC 29150-4965

SUMTER COUNTY TREASURER  
PO BOX 1775  
Sumter SC 29151-1775

SUPERIOR CAPITAL FUND  
500 GRISWOLD STREET, STE 2320  
Detroit MI 48226-4486

William K. Stephenson Jr.  
PO Box 8477  
Columbia, SC 29202-8477

Sherree Anntoniette Thomas  
7945 Burdell Drive  
Columbia, SC 29209-4701

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448

(p)ASCENDIUM EDUCATION SOLUTIONS INC  
2501 INTERNATIONAL LANE  
MADISON WI 53704-3180

US ATTORNEY'S OFFICE  
ATTN DOUG BARNETT  
1441 MAIN ST STE 500  
Columbia SC 29201-2862

VADIM SEREBRO, ESQ  
55 BROADWAY, 3RD FLOOR  
New York NY 10006-3757

VERIZON WIRELESS  
PO BOX 650051  
DALLAS TX 75265-0051

VIRGINIA WHITE  
3703 ROCKBRIDGE ROAD  
Columbia SC 29206-3309

Verizon  
by American InfoSource as agent  
PO Box 4457  
Houston, TX 77210-4457

Theodore Von Keller  
Crawford and Von Keller  
PO Box 4216  
Columbia, SC 29240-4216

WELLS FARGO  
6700 GARNERS FERRY ROAD  
Columbia SC 29209-1607

WELLS FARGO  
PO BOX 63491  
San Francisco CA 94163-0001

WOODFOREST BANK  
7520 GARNERS FERRY ROAD  
Columbia SC 29209-2628

Wilmington Savings Fund Society, FSB d/b/a C  
C/O Planet Home Lending, LLC  
321 Research Parkway, Suite 303  
Meriden, CT 06450-8342

ZIP CAPITAL  
6 EXECUTIVE PARK, STE 100  
Irvine CA 92614

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AUTO MONEY TITLE LOAN  
7349 GARNERS FERRY  
Columbia SC 29209

(d)AutoMoney, Inc.  
450 Meeting St.  
Charleston, SC 29403

JEFFERSON CAPITAL SYSTEMS  
PO BOX 7999  
Saint Cloud MN 56302

SC EMPLOYMENT AND WORKFORCE  
ATTN: BPC COLLECTIONS, RM 130  
PO BOX 2644  
Columbia SC 29202

UNITED STUDENT AID FUNDS  
PO BOX 8961  
Madison WI 53708

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Santander Consumer USA Inc. d/b/a Chrysler

(d)William K. Stephenson Jr.  
PO Box 8477  
Columbia, SC 29202-8477

(u)Wilmington Savings Fund Society, FSB d/b/a

End of Label Matrix  
Mailable recipients 81  
Bypassed recipients 3  
Total 84